

Information to identify the case:

Debtor 1	Bobbi J. Farmery	Social Security number or ITIN	xxx-xx-0719
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70489-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobbi J. Farmery

8/23/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bobbi J. Farmery
Debtor

Case No. 16-70489-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Aug 23, 2022

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db	+ Bobbi J. Farmery, 112 Hemlock Lake Road, Rossiter, PA 15772-6601
14252312	+ KML Law Group, P.C., c/o Salvatore Filippello, Esquire, Suite 500-BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
14252316	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14252317	+ PDL Recovery Services, 7804 Fairview Road, Suite 285, Charlotte, NC 28226-4998

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 24 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 24 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14252308	+ Email/Text: EBNProcessing@afni.com	Aug 23 2022 23:38:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14288230	EDI: AIS.COM	Aug 24 2022 03:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14252310	+ Email/Text: electronicbkydocs@nelnet.net	Aug 23 2022 23:38:00	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
14252311	+ EDI: HFC.COM	Aug 24 2022 03:38:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14252309	EDI: JPMORGANCHASE	Aug 24 2022 03:38:00	Chase, Po Box 24696, Columbus, OH 43224
14252313	+ EDI: HFC.COM	Aug 24 2022 03:38:00	Metris Companies, Inc., 10900 Wayzata Blvd., Hopkins, MN 55305-5602
14252314	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2022 23:38:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14252315	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2022 23:38:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14745370	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 23:38:00	Select Portfolio Servicing, Inc., as servicing agent for U.S. Bank, National Association, et al., Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake

District/off: 0315-7

User: auto

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14260470	+ Email/Text: electronicbkydocs@nelnet.net	Aug 23 2022 23:38:00	City, UT. 84165-0250 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14252318	Email/Text: bankruptcy@uscbcorporation.com	Aug 23 2022 23:37:00	Uscb Corporation, 101 Harrison St, Archbald, PA 18403
14252319	+ EDI: VERIZONCOMB.COM	Aug 24 2022 03:38:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		U.S. Bank National Association, as Indenture Trust
cr		U.S. Bank, National Association et al. c/o Select
cr		U.S. Bank, National Association, as Indenture Trus

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Indenture Trustee, successor in interest to Bank of America, National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association, as Indenture Trustee for the AFC Mortgage Loan Asset Backed Notes, Series 2000-3 c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank National Association as Indenture Trustee, successor in interest to Bank of America, National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Bobbi J. Farmery thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7